

CREDIT CARD REFERRAL METHODS

Field of the Invention

This invention relates to credit cards or bank cards and the like and, more particularly, to methods for enhancing the value of a credit card, both to a holder or user of the card and to the bank or other issuer of the card.

Background of the Invention

Credit cards, which are devices most commonly represented by a plastic card-like member through the use of which an authorized user pays for, by way of example, services and/or merchandise and the like, have become so universally well known and ubiquitous as to have fundamentally changed the very manner in which financial transactions and dealings are viewed and conducted in society today. Such credit cards are generally issued by a bank and provide a mechanism by which a user purchases goods without an immediate, direct exchange of cash and thereby incurs debt which the user may thereafter (i.e.

1 upon receipt of a monthly or otherwise periodic statement)
2 either pay the outstanding balance or, as a matter of
3 choice, defer the balance for later payment with
4 accompanying interest or finance charges for the period
5 during which payment of the debt is deferred.

6
7 Increasingly, credit cards are being issued by banks
8 and the like in association with another organization such,
9 for example, as commercial enterprises which themselves
10 offer or sell goods and/or services. This phenomenon,
11 known as co-branding, provides a credit card that typically
12 carries the name of a commercial company, with the
13 commercial company or co-branding "partner" bringing to the
14 card holder or user added benefits which, not incidentally,
15 assist the partner in the sale of its goods or services to
16 the card user. Well known and successful examples of such
17 co-branded cards include the General Motors MasterCard
18 credit card--offering users up to a five-percent rebate on
19 user-purchased General Motors automobiles, based on the
20 volume of charges placed on the user's card--and airline-
21 partnered credit cards which award the card user frequent
22 flyer mileage on the basis of user-accrued card charges.

23
24 Current co-branded credit cards, although successful,

1 may nevertheless lack additional actual or perceived
2 advantages, to the user and/or to the issuer and/or
3 commercial partner, which may perhaps otherwise be
4 available or attainable. For example, the rapid
5 proliferation of co-branded cards offering seemingly ever-
6 increasing amounts or levels of user-earned "benefits"
7 encourages individual users or subscribers to obtain
8 multiple credit cards, by which users often correspondingly
9 split or divide their purchases and transactions--
10 previously charged on a single card--between a number of
11 cards, thereby decreasing the transaction volume of each
12 card at the expense of one or more others. Moreover,
13 permitting users to earn awards based on purchases
14 encourages users to incur increasing amounts of debt, at
15 times exceeding the amount that a user is reasonably
16 capable of repaying in a timely manner, increasing the
17 possibility of user default with consequent damage to the
18 bank, to the commercial partner, and/or to the organization
19 whose goods or services were charged in the user's
20 transactions with the card.

21

22 Accordingly, it is the principle of the invention to
23 provide methods for enhancing the value of a substantially
24 conventional credit card so as to enhance a user's or

1 potential user's perception of the desirability of holding
2 or subscribing to the card and encourage increased use of
3 the card for its normal utility as a payment device, all
4 without the disadvantages of the prior art.

Summary of the Invention

The above problems and others are at least partially solved and the above purposes and others realized in a method that includes providing an authorized user of a credit card issued by a service provider, the authorized user referring a customer to the service provider for credit card services, the customer submitting an application for credit card services to the service provider, the service provider receiving and processing and approving the application and issuing a credit card to the customer establishing a referred authorized user of a credit card, and in consideration therefore to the authorized user issuing valuable consideration to the authorized user. The step of the customer submitting an application for credit card services to the service provider further includes the customer designating the authorized user as a referring party, such as by name, social security number, by a lettered and/or numbered code or password, or the like, provided to the authorized user by the service provider. In a preferred embodiment the valuable consideration is a monetary payment. In another embodiment, the valuable consideration is as gift such as one or more gift certificates for products and/or services,

1 one or more free products and/or services, etc., whether
2 provided by the service provider or other participating
3 vendor such as a restaurant, retail concern, etc.

4

5 The invention further provides the authorized user
6 incurring debt on the credit card. For a predetermined
7 amount of debt incurred by the authorized user on the
8 credit card, the method further includes the service
9 provider submitting an entry into a sweepstakes on behalf
10 of the authorized user, and conducting a drawing from
11 entries of the sweepstakes, wherein the entry of the
12 authorized user is one of the entries. The referred
13 authorized user can participate in the foregoing method by
14 referring a customer to the service provider for credit
15 card services, and so on and so forth. Although it is
16 preferred that the service provider conduct and/or provide
17 the sweepstakes, it can be conducted by and/or provided by
18 one or more other parties, such as with an independent
19 lottery/sweepstakes.

20

21 The referred authorized user, who will now be referred
22 to as a first referred authorized user, can participate in
23 the instant method. Consistent with the foregoing, the
24 invention further provides the first referred authorized

1 user referring a second customer to the service provider
2 for credit card services, the second customer submitting an
3 application for credit card services to the service
4 provider, the service provider receiving and processing and
5 approving the application and issuing a credit card to the
6 second customer establishing a second referred authorized
7 user of a credit card, and in consideration therefore to
8 the first referred authorized user the service provider
9 issuing valuable consideration to the first referred
10 authorized user. The step of the second customer
11 submitting an application for credit card services to the
12 service provider further includes the second customer
13 designating the first referred authorized user as a
14 referring party, such as by name, social security number,
15 by a lettered and/or numbered code or password, or the
16 like, provided to the authorized user by the service
17 provider. The invention further provides the second
18 referred authorized user incurring debt on the credit card.
19 For a predetermined amount of debt incurred by the second
20 referred authorized user on the credit card, the method
21 further includes the service provider submitting an entry
22 into a sweepstakes on behalf of the second referred
23 authorized user, and conducting a drawing from entries of
24 the sweepstakes, wherein the entry of the second referred

1 authorized user is one of the entries. Although it is
2 preferred that the service provider conduct and/or provide
3 the sweepstakes, it can be conducted by and/or provided by
4 one or more other parties, such as with an independent
5 lottery/sweepstakes.

6
7 Another method embodiment includes providing an
8 authorized user of a credit card issued by a service
9 provider, the authorized user referring customers to the
10 service provider for credit card services, the customers
11 submitting applications for credit card services to the
12 service provider, the service provider receiving and
13 processing and approving the applications and issuing
14 credit cards to the customers establishing referred
15 authorized users of credit cards, and in consideration
16 therefore to the authorized user issuing valuable
17 consideration to the authorized user. The customers
18 submitting applications for credit card services to the
19 service provider further includes the customers designating
20 the authorized user as a referring party, such as by name,
21 social security number, by a lettered and/or numbered code
22 or password, or the like, provided to the authorized user
23 by the service provider. The valuable consideration is a
24 monetary payment. In another embodiment, the valuable

1 consideration is as gift such as one or more gift
2 certificates for products and/or services, one or more free
3 products and/or services, etc., whether provided by the
4 service provider or other participating vendor such as a
5 restaurant, retail concern, etc. The immediate embodiment
6 further provides the authorized user incurring debt on the
7 credit card. For a predetermined amount of debt incurred
8 by the authorized user on the credit card, the method
9 further includes the service provider submitting an entry
10 into a sweepstakes on behalf of the authorized user, and
11 conducting a drawing from entries of the sweepstakes,
12 wherein the entry of the authorized user is one of the
13 entries. The referred authorized users can participate in
14 the foregoing method by referring customers to the service
15 provider for credit card services as explained above, and
16 so on and so forth. In accordance with this embodiment, it
17 will be understood that although it is preferred that the
18 service provider conduct and/or provide the sweepstakes, it
19 can be conducted by and/or provided by one or more other
20 parties, such as with an independent lottery/sweepstakes.

21

22 Yet another method embodiment includes providing an
23 authorized user of a credit card issued by a service
24 provider, the authorized user referring customers to the

1 service provider for credit card services, the customers
2 submitting applications for credit card services to the
3 service provider, the service provider receiving and
4 processing and approving the applications and issuing
5 credit cards to the customers establishing referred
6 authorized users of credit cards, and in consideration
7 therefore to the authorized user, issuing valuable
8 consideration to the authorized user for every
9 predetermined number of referred authorized users of credit
10 cards. The customers submitting applications for credit
11 card services to the service provider further includes the
12 customers designating the authorized user as a referring
13 party, such as by name, social security number, by a
14 lettered and/or numbered code or password, or the like,
15 provided to the authorized user by the service provider.
16 The valuable consideration is a monetary payment. In
17 another embodiment, the valuable consideration is as gift
18 such as one or more gift certificates for products and/or
19 services, one or more free products and/or services, etc.,
20 whether provided by the service provider or other
21 participating vendor such as a restaurant, retail concern,
22 etc. The invention further provides the authorized user
23 incurring debt on the credit card. For a predetermined
24 amount of debt incurred by the authorized user on the

1 credit card, the method further includes the service
2 provider submitting an entry into a sweepstakes on behalf
3 of the authorized user, and conducting a drawing from
4 entries of the sweepstakes, wherein the entry of the
5 authorized user is one of the entries. The referred
6 authorized users can participate in the foregoing method by
7 referring customers to the service provider for credit card
8 services, and so on and so forth. In accordance with the
9 immediate embodiment, it is to be understood that although
10 it is preferred that the service provider conduct and/or
11 provide the sweepstakes, it can be conducted by and/or
12 provided by one or more other parties, such as with an
13 independent lottery/sweepstakes.

14

15 Consistent with the foregoing summary of various
16 embodiments of the invention and the teachings set forth in
17 the ensuing detailed description of preferred embodiments,
18 which are taken together, the invention also contemplates
19 associated method embodiments.

1 DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

2

3 The present invention concerns methods for enhancing

4 the value of a substantially conventional credit card or

5 bank card so as to enhance an authorized user's or

6 potential user's perception of the desirability of holding

7 or subscribing to the card and encourage increased use of

8 the card for its normal utility as a payment device through

9 which the user incurs debt. The invention allows

10 authorized credit card users to earn income by referring

11 customers to a credit card service provider and by

12 participating in lottery/sweepstakes events by incurring

13 specified debt. As used herein, the term "debt" is

14 intended to collectively encompass all monetary obligations

15 incurred by an authorized user of the card and all monies

16 owed to the credit card service provider or issuer of the

17 card for any and all forms of credit presently or

18 hereinafter extendible to the user of or subscriber to the

19 card's services such, by way of nonexclusive example, as

20 for services and merchandise purchases, cash advances or

21 loans, subscription fees, and applied finance charges and

22 the like. Similarly, the term finance charges should be

23 understood as including, again by way of nonlimiting

24 example, late fees, interest charges, bank fees and all

1 other charges and assessments added to those debts directly
2 incurred by a user through transactions such as purchases
3 and cash advances and the like, such finance charges most
4 commonly resulting from the user's decision to extend an
5 outstanding balance due as of a particular billing period
6 closing date. Furthermore, any general or special purpose
7 credit or bank card or similar or equivalent instrument or
8 mechanism including a pre-paid credit or bank card, whether
9 or not represented or implemented in the form of a physical
10 card or member or the like, through or in accordance with
11 which an authorized user executes a transaction (and
12 thereby incurs debts) with an obligation to repay to the
13 card or instrument issuer or sponsor is intended to be
14 subsumed, for purposes of this disclosure, under the term
15 credit card as used herein.

16

17 As used herein, the term "authorized user" is a person
18 named on or to a credit card for which he or she will be
19 periodically billed. Because a corporation and other
20 legally established entities are often referred to as legal
21 persons or entities, such organizations are intended to be
22 included with the scope of "authorized user." As used
23 herein, the terms "credit card service provider" and
24 "service provider" are interchangeable for the purpose of

1 this disclosure and intended to include a financial
2 institution or bank including one or more or any and all
3 participants of the invention including one or more or any
4 and all partners thereof, subsidiaries thereof, agents
5 thereof, intermediates thereof, corporations thereof, legal
6 entities thereof, benefactors thereof, investors thereof,
7 third parties thereof, etc. In sum, any party
8 participating in or otherwise facilitating the
9 implementation of the invention as or on behalf or in
10 conjunction and/or cooperation with the credit card service
11 provider or service provider is intended to be subsumed,
12 for the purpose of this disclosure, under each of the terms
13 "credit card service provider" and "service provider".

14

15 In accordance with the principle of the invention, a
16 preferred method includes providing an authorized user of a
17 credit card issued by an issuer, namely, a service provider
18 as herein defined. The service provider and the authorized
19 user are participating members of the method, such as by a
20 contractual agreement for credit card services, which is
21 provided and offered by the service provider as a means to
22 enhance the value of a credit card to enhance the
23 authorized user's perception of the desirability of holding
24 or subscribing to the credit card and to encourage

1 increased use of the credit card for its normal utility as
2 a payment device through which the authorized user incurs
3 debt. In accordance with the principle of the invention,
4 the authorized user refers a customer to the service
5 provider for credit card services, in which the customer
6 submits an application for credit card services, i.e., a
7 credit application, to the service provider as a result of
8 the referral. In one scenario, the service provider
9 provides the authorized user with credit applications for
10 the authorized user to provide to referred customers. In
11 another scenario, the referred customer contacts the
12 service provider at the instruction of the authorized user,
13 whether in person, by phone, by letter or written
14 correspondence, by way of email, etc., requesting a credit
15 application, which, in due course, is then furnished to the
16 referred customer by the service provider. The credit
17 application can be a hard copy, if desired. The credit
18 application can also be electronic, in which it is filled
19 out and submitted, as a matter of example, online, such as
20 through the service provider's web site. Any form of
21 credit application process can be used in accordance with
22 the ordinary and readily available credit card application
23 systems and methods currently in use by most large service
24 providers. The credit application is a typical one

1 requesting personal and financial information and
2 authorization of the service provider to perform a credit
3 check, in which information provided about the customer by
4 the credit application is used by the underwriters of the
5 service provider to determine whether to grant a credit
6 card and if so at what credit limit amount and percentage
7 interest rate.

8

9 The service provider receives and
10 processes/underwrites and, in accordance with the method,
11 approves the credit application, and issues a credit card
12 to the referred customer establishing the referred customer
13 as a referred authorized user of a credit card. In
14 granting the referred authorized user credit card services,
15 the service provider may require the payment of a nominal
16 initial fee, i.e., a start-up or initiation fee. In
17 consideration to the authorized user, which can now be
18 considered a referring authorized user, for making a
19 customer referral resulting in the service provider
20 establishing a new referred authorized user of a credit
21 card, in accordance with the principle of the invention,
22 the service provider issues valuable consideration to the
23 referring authorized user.

1 Preferably, the step of the customer submitting an
2 application for credit card services to the service
3 provider further includes the customer designating in the
4 credit application the authorized user as a referring party
5 or as the referring authorized user. The referring party
6 can be designated by name, social security number, by an
7 account number assigned to the authorized user by the
8 service provider, by a lettered and/or numbered code
9 assigned to the authorized user by the service provider,
10 etc. Credit applications or brochures or marketing cards
11 or other materials can be provided to the referring
12 authorized user pre-printed with the information necessary
13 for permitting referred customers to designate the
14 authorized user as the referring party. For referring
15 authorized users that own or operate a web site, the
16 referring authorized user can use the website as a means of
17 advertising the credit card services of the service
18 provider and the designated referral code or other
19 designation to use, and even a live link to the service
20 provider's web site and this aspect is highly desirable.
21 As a matter of example, the service provider can provide
22 the referring authorized user with a banner ad or other
23 electronic ad form encoded with or otherwise having the
24 designated referral code or other designation for the

1 referring authorized user. Users accessing the referring
2 authorized user's web site and who subsequently use the
3 designated code as a referral code for credit card services
4 are considered referred customers in accordance with this
5 disclosure. It is within the scope of the invention that
6 the referring authorized user can use any
7 suitable/desired/appropriate manner of marketing the credit
8 card services of the service provider, including on the
9 authorized user's web site.

10

11 In one embodiment, the valuable consideration is a
12 monetary payment paid to the referring authorized user by
13 the service provider by way of any suitable payment method,
14 such as by check, wire transfer, etc. The monetary payment
15 can also be delivered as a credit on the credit card
16 account of the referring authorized user or a reduction of
17 debt on the credit card account. In another embodiment,
18 the valuable consideration is a gift such as a gift basket,
19 jewelry, houseware, one or more gift certificate for one or
20 more products and/or services, etc., whether provided by
21 the service provider or by a participating party, vendor,
22 restaurant, retail concern, etc., one or more free products
23 and/or services whether provided by the service provider or
24 other participating party, vendor, restaurant, retail

1 concern, etc. A gift can be delivered to the referring
2 authorized user by or at the behest of the service provider
3 by way of any conventional shipping method. The service
4 provider may require the referring authorized user to pick
5 up the gift at a designated location. Any desired valuable
6 consideration can be provided.

7
8 In accordance with the principle of the invention, the
9 valuable consideration is preferably a monetary payment,
10 which can be the same for each customer referred to the
11 service provider by the referring authorized user or
12 different, whether higher or lower as specified by the
13 service provider. As a matter of example, the valuable
14 consideration can be \$100 for the first referred authorized user
15 established from a customer referral made by the referring
16 authorized user, \$200 for the next referred authorized user
17 established from a customer referral made by the referring
18 authorized user, \$300 for still the next referred
19 authorized user established from a customer referral made
20 by the referring authorized user, and so on and so forth.
21 Other monetary amounts can be used and in varying
22 increasing or decreasing increments.

1 The invention further provides the authorized user
2 incurring debt on the credit card, which incurred debt and
3 all account activity of the authorized user's credit card
4 account is managed in accordance with well-established and
5 well-known accounting techniques prosecuted by the service
6 provider or other participating party, partner, accounting
7 firm, etc. For a predetermined amount of debt incurred by
8 the authorized user on the credit card, such as \$20, \$40,
9 \$60, \$80, \$100, \$200, \$500, \$1,000, etc., or other selected
10 and predetermined amount of incurred debt, the method
11 further includes the service provider submitting an entry
12 into a sweepstakes on behalf of the authorized user, and
13 subsequently conducting a drawing from entries of the
14 sweepstakes, wherein the entry of the authorized user is
15 one of the entries. Although it is preferred that the
16 service provider conduct and/or provide and otherwise
17 implement the sweepstakes, it can be conducted by and/or
18 provided or otherwise implemented by one or more other
19 parties, such as with an independent lottery/sweepstakes.
20 An example of this is the service provider entering the
21 authorized user into a POWERBALL® sweepstakes or the like.
22 The sweepstakes is conventional in nature and is a contest
23 in which a prize, such as a car, a boat, a motorcycle, a
24 house, a monetary prize, etc., is awarded to a winner of a

1 random drawing, which winner can possibly by the authorized
2 user. Delivery of prizes to a designated winner of the
3 sweepstakes is made in a conventional manner in accordance
4 with conventional sweepstakes practice.

5

6 The referred authorized user can participate in the
7 foregoing method by referring a customer to the service
8 provider for credit card services, and so on and so forth.
9 An example of this is the referred authorized user, who
10 will now be referred to as a first referred authorized
11 user, referring a second customer to the service provider
12 for credit card services, the second customer submitting an
13 application for credit card services to the service
14 provider, the service provider receiving and processing and
15 approving the application and issuing a credit card to the
16 second customer establishing a second referred authorized
17 user of a credit card, and in consideration therefore to
18 the first referred authorized user the service provider
19 issuing valuable consideration to the first referred
20 authorized user. The step of the second customer
21 submitting an application for credit card services to the
22 service provider further includes the second customer
23 designating the first referred authorized user as a
24 referring party, as previously explained. The invention

1 further provides the second referred authorized user
2 incurring debt on the credit card. For a predetermined
3 amount of debt incurred by the second referred authorized
4 user on the credit card, the method further includes the
5 service provider submitting an entry into a sweepstakes on
6 behalf of the second referred authorized user, and
7 conducting a drawing from entries of the sweepstakes,
8 wherein the entry of the second referred authorized user is
9 one of the entries.

10

11 It will be understood that the invention cannot be
12 facilitated if the service provider rejects a credit
13 application of a customer referred by a referring
14 authorized user and refuses to issue a credit card to the
15 referred customer. The exception to this is if the credit
16 card is pre-paid by the referred customer. Accordingly,
17 the use of pre-paid credit cards is intended to be within
18 the scope of the invention, and this aspect was intimated
19 *supra*.

20

21 Consistent with the foregoing teachings, the invention
22 contemplates associated embodiments. And so in another
23 aspect of the invention, a method includes providing an
24 authorized user of a credit card issued by a service

1 provider as explained *supra*, the authorized user referring
2 a plurality of customers to the service provider for credit
3 card services, the customers submitting applications for
4 credit card services to the service provider, the service
5 provider receiving and processing and approving the
6 applications and issuing credit cards to the customers
7 establishing a plurality of referred authorized users of
8 credit cards, and in consideration therefore to the
9 authorized user, the service provider issuing valuable
10 consideration to the authorized user. The required
11 plurality of referred authorized users needed to be
12 established from customer referrals in order for the
13 service provider to issue valuable consideration to the
14 referring authorized user can be any number such as two,
15 five, ten, twenty, etc. The customers submitting
16 applications for credit card services to the service
17 provider further includes the customers designating the
18 authorized user as a referring party or referring
19 authorized user, as previously explained. The valuable
20 consideration is a monetary payment. In another
21 embodiment, the valuable consideration is as gift as
22 previously explained. The invention further provides the
23 referring authorized user incurring debt on the credit
24 card. For a predetermined amount of debt incurred by the

1 referring authorized user on the credit card, the method
2 further includes the service provider submitting an entry
3 into a sweepstakes on behalf of the referring authorized
4 user, and conducting a drawing from entries of the
5 sweepstakes, wherein the entry of the authorized user is
6 one of the entries. As previously explained, although it
7 is preferred that the service provider conduct and/or
8 provide and otherwise implement the sweepstakes, it can be
9 conducted by and/or provided or otherwise implemented by
10 one or more other parties, such as with an independent
11 lottery/sweepstakes. The referred authorized users of this
12 embodiment can participate in the foregoing method by
13 referring customers to the service provider for credit card
14 services as explained above, and so on and so forth.

15

16 In yet another aspect, the invention includes
17 providing an authorized user of a credit card issued by a
18 service provider, the authorized user referring customers
19 to the service provider for credit card services, the
20 customers submitting applications for credit card services
21 to the service provider, the service provider receiving and
22 processing and approving the applications and issuing
23 credit cards to the customers establishing referred
24 authorized users of credit cards, and in consideration

1 therefore to the authorized user, the service provider
2 issuing valuable consideration to the authorized user for
3 every predetermined number of or set of referred authorized
4 users of credit cards. The customers submitting
5 applications for credit card services to the service
6 provider further includes the customers designating the
7 authorized user as a referring party or referring
8 authorized user, as previously explained. The required
9 number of for each set of referred authorized users needed
10 to be established from customer referrals in order for the
11 service provider to issue valuable consideration to the
12 referring authorized user can be any number such as ten,
13 twenty, thirty, etc. As a matter of example, the service
14 provider issues valuable consideration to the referring
15 authorized user for every ten referred authorized users
16 resulting from customer referrals made by the referring
17 authorized user, and so on and so forth. It can be some
18 other number of established referred authorized users or
19 varying numbers as may be desired, and the value of the
20 valuable consideration issued to the referring authorized
21 user for every predetermined set of referred authorized
22 users resulting from customer referrals made by the
23 referring authorized user can decrease or increase.

1 In accordance with the immediate embodiment, the
2 valuable consideration is a monetary payment. In another
3 embodiment, the valuable consideration is as gift as
4 previously explained. It is preferred that the valuable
5 consideration be a monetary payment. As a matter of
6 example, the valuable consideration can be \$100 for every
7 ten referred authorized users established from customer
8 referrals made by the referring authorized user, \$200 for
9 the next ten referred authorized users established from
10 customer referrals made by the referring authorized user,
11 \$300 for still the ten next referred authorized users
12 established from customer referrals made by the referring
13 authorized user, and so on and so forth. Other monetary
14 amounts can be used and in varying increasing or decreasing
15 increments.

16
17 In accordance with the immediate embodiment, the
18 invention further provides the referring authorized user
19 incurring debt on the credit card. For a predetermined
20 amount of debt incurred by the referring authorized user on
21 the credit card, the method further includes the service
22 provider submitting an entry into a sweepstakes on behalf
23 of the authorized user, and conducting a drawing from
24 entries of the sweepstakes, wherein the entry of the

1 authorized user is one of the entries. As previously
2 explained, although it is preferred that the service
3 provider conduct and/or provide and otherwise implement the
4 sweepstakes, it can be conducted by and/or provided or
5 otherwise implemented by one or more other parties, such as
6 with an independent lottery/sweepstakes. The referred
7 authorized users of this embodiment can participate in the
8 foregoing method by referring customers to the service
9 provider for credit card services as explained above, and
10 so on and so forth.

11
12 The present invention allows referring authorized
13 users to earn income or to receive gifts or other valuable
14 consideration from a service provider for referring
15 customers to a service provider, and is described above
16 with reference to preferred embodiments, and to participate
17 in sweepstakes/lotteries by incurring debt on their credit
18 cards. Those skilled in the art will recognize that
19 changes and modifications may be made in the described
20 embodiments without departing from the nature and scope of
21 the present invention. For instance, although monetary
22 amounts discussed in this specification are expressed in
23 dollars, any legal currency can be used.

1 Various changes and modifications to the embodiments
2 herein chosen for purposes of illustration will readily
3 occur to those skilled in the art. To the extent that such
4 modifications and variations do not depart from the spirit
5 of the invention, they are intended to be included within
6 the scope thereof.

7
8 Having fully described the invention in such clear and
9 concise terms as to enable those skilled in the art to
10 understand and practice the same, the invention claimed is: